

Community Partner Briefing

NEWS FROM COVERED CALIFORNIA

September 19, 2017

Director's Corner

Dear Partners,

As we enter the Fall season, we also enter one of the busiest times of the year for health insurance, the renewal season. Hopefully you were able to take some time away from business this summer to prepare yourself for the upcoming Open Enrollment period.

On that note, we have kicked off preparation for Open Enrollment by hosting 19 statewide meetings for our Certified Enrollers to review all of the changes that we are faced with this year. Little direction at the federal level continues to be a challenge, and we at Covered California are doing everything we can to stabilize the market and protect our consumers. A stable market is critical for millions of consumers, and Covered California is showing how it can be done, as noted in our Press Release from September 13.

As announced in our August 17 Press Release, Covered California will wait until September 30, 2017 to decide whether to add a Cost Sharing Reduction (CSR) surcharge to the Silver-tiered plans. Health plans are required to offer Cost Sharing Reductions to lower-income consumers, in the form of lower copays and deductibles, which help reduce out-of-pocket costs when consumers access care. For the past four years, the federal government has directly reimbursed the health insurance companies for those costs, but continued funding remains in question. Without any firm commitment to continue those reimbursements through 2018, Silver-tiered consumers will see an additional CSR surcharge — averaging 12.4 percent — on the gross price of their premiums. If the federal government decides to fund CSRs by September 30, rates for Silver-tier plans could move forward without the added CSR surcharge. If no decisions on CSR funding are made by September 30, the gross or total premium will reflect the CSR surcharge for consumers

who receive subsidies in Silver-tiered plans. However, in most cases, consumers may not see a "net" change in what they pay since their premium tax credit would also increase.

Again, I trust you all had a wonderful summer and we at Covered California look forward to a successful Open Enrollment and Renewal season ahead of us this Fall.

Best regards,

Bob Manzer

Deputy Director

Sales and Outreach & Covered California for Small Business

Renewal

Ensure Consumer Consent for Verification is Current

When a consumer fills out their application, they choose to allow Covered California to verify the information in their application electronically using the Federal Data Services Hub (FDSH) – this is called **Consent for Verification**.

Consumers may authorize Covered California to electronically verify their information for a period of Zero (0) to Five (5) years. It allows Covered California to apply the Advanced Premium Tax Credits (APTC) without the consumer having to take any action.

The annual renewal period is set to begin in early October. Consumers need to provide their Consent for Verification by September 30, 2017 in order to benefit from an automated renewal process without losing their Advanced Premium Tax Credit (APTC).

Take a moment to review the <u>Consent for Verification Notice</u> that Covered California sent to consumers last month and the <u>Consent for Verification</u> <u>QuickGuide</u> for more information.

Update Consumer Contact Information Before Renewal Begins

Reminder: Ensure your consumer's account is up-to-date with Covered California. If your consumer has had any changes to the following contact information: Residence (and Mailing) Address, Email, and Phone Number, please make sure that it is updated in the system to ensure that they receive all of their notifications.

After updating the consumer's information with Covered California, **consumers should also contact their health insurance plan** to ensure they also have their new contact information.

Webinars

Renewal Consumer Journey & CalHEERS Release 17.9 Webinar

Mark Your Calendar: **Tuesday, October 10 at 10:00 a.m.** the Outreach and Sales team will present a webinar on the consumer renewal journey and also review CalHEERS Feature Release 17.9. <u>Register for this important webinar here>></u>

Open Enrollment

Open Enrollment Period Begins November 1, 2017

Mark your calendar! The Covered California Open Enrollment Period for 2018 coverage will run from Wednesday, November 1, 2017 through Wednesday, January 31, 2018.

Resources

Updated Special Enrollment Social Media Tool Kit

Access our *updated* Special Enrollment Social Media Tool Kit for the month of September and October, which provides resources and best practices, along with logos, digital banners, shareable images, and sample posts to effectively spread the word about Covered California on social media channels. Available with content in English and Spanish.

Latest News

Press Release: Covered California Releases Comprehensive Report on the Importance of Marketing and Outreach to Stabilize the Individual Market

Covered California, Executive Director Peter V. Lee, released an in-depth report on Wednesday, September 13, outlining the critical role that marketing

and outreach play in promoting a stable individual health insurance market and making coverage more affordable. Read the full press release here>>

Seen on Social

Facebook Post



As Seen on Twitter



CEC/PBE Help Line

Monday - Friday, 8:00 a.m. to 6:00 p.m.

Saturdays and Sundays, Closed

Phone: 855-324-3147

Review the CEC/PBE Help Line schedule for a full list of availability.

Upcoming Outages

CalHEERS Outage*

 Friday, September 22 at 8:00 p.m. through Monday, September 25 at 6:00 a.m.

*Outage date and times are subject to change

Partner Tool Kit | Print Store | Online Store | www.coveredCA.com









CEC/PBE Help Line Hours

Covered California's CEC/PBE Help Line Phone: 855-324-3147 Monday thru Friday, 8:00 a.m. to 6:00 p.m.

Saturdays and Sundays, Closed Click here for the CEC/PBE Help Line schedule.

The following numbers were phased out and stopped forwarding to 855-324-3147 on July 14, 2015: 844-238-3567, 888-402-0737

LMS Help Desk Support

Contact LMS Help Desk Support at CCULearning@covered.ca.gov.

Questions or comments about our articles or to suggest articles on other important informational topics to us, email: OutreachandSales@covered.ca.gov.

Visit our <u>Link To Us</u> webpage to access official Covered California buttons which you can include on your website or any other digital marketing materials.

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